

Notice of References Cited	Application/Control No. 09/867,582	Applicant(s)/Patent Under Reexamination CHOI ET AL.	
	Examiner Khanh B. Pham	Art Unit 2177	Page 1 of 1

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NON-PATENT DOCUMENTS

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	U	Kauderer et al., "Optimization of Collection Efforts in Automobile Financing- A KDD supported Environment", Proceedings of the 5th ACM SIGKDD, 1999, pages 414-416.
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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